

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

Case No.6:18-bk-01876 KSJ- Ch. 13

In Re:  
Lisa Diane Garbers  
Debtor.

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**FINAL MEDIATION REPORT**

In accordance with the Mortgage Modification Mediation Order a mediation conference was conducted by Viktoria Collins, Florida Supreme Court Certified Circuit Civil Mediator, on July 23, 2018.

- (1) The following were present at the mediation conference:
  - (a) Creditor's representative Ron McMahan (via telephone) and Creditor's attorney, Peter Kelly, Esquire (via telephone).
  - (b) Debtor Lisa Garbers and Debtor's attorney Wayne Spivak, Esquire and paralegal Melissa Spivak.
- (2) The results of the conference are indicated below:

No agreement was reached.

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished by electronic mail to:

**Debtors, c/o Debtors' Counsel,** Wayne Spivak, Esquire, Attorneys Justin Clark & Associates, 500 Winderley PL, Ste. 100, Maitland, FL 32751.

**Chapter 13 Trustee,** Laurie K. Weatherford, PO Box 3450, Winter Park, FL 32792;

**Creditor, c/o Creditor's Counsel,** Peter Kelly, Esq. , Berger Firm, 2410 Hollywood Blvd. Hollywood FL 33020.

Respectfully submitted this 24<sup>th</sup> day of July, 2018.

/s/ Viktoria Collins  
Viktoria Collins, Esquire  
Circuit Court Mediator  
Certification No.: 20426CFRA  
Fla. Bar No. 0521299  
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Winter Park, FL 32789  
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